

## **Pre-Proposal Conference for 19KV4222R0001 U.S. Embassy Pristina Health Insurance Contract**

March 24, 2022, Minutes of pre-proposal conference and Question & Answers for LES Health Insurance Contract the U.S. Embassy Pristina. This conference is organized virtually.

**March 24, 2022, 10:30-11:30, local time.**

### **Embassy Attendees:**

- Kerrie Nanni – Contracting Officer
- Anita Gora Nikshiqi – HR Specialist
- Trim Nimani – Medical Plan Benefit Liaison & HR Assistant
- Burim Buza – Procurement Supervisor

The following vendors attended the pre-proposal conference:

- Illyria
- Sigal Uniqua
- Sigma
- Scardian
- dhig GmbH -International Services, Inc.
- Eurosig

Introduction of the solicitation package and specification requirements by Kerrie Nanni.

Reminder for English language usage throughout conference, although the presentation is done in two language English and Albanian. All the questions listed below are received prior conference whereas. We intend to answer these questions in written.

- The conference ended at approximately 11:30

## Questions Received:

1. From the previous tender it was possible to adjust the premium, please let us know if the premium will be adjusted in this tender process and in what form and to what extent is it allowed?

*Please see section B.4.*

2. If possible, send us the current data on how many people are being treated for chronic diseases, how many people are currently pregnant, if there are any people who are being treated in a hospital abroad, etc?

*The Embassy does not keep data on the private medical conditions of its employees and their families.*

3. In the price table B.2. PRICES, please explain to us at point c. Family (3 or more individual), how many people will be in total, employee, spouse and one child or more than one child will be included in this part? If more than one child is expected, then we need the exact information how many they will be.

*Please refer to Section J of the RFP. You will find all the necessary information on total individuals covered.*

4. To the EXHIBIT part F - CLAIMS PAID OUT FOR THE PAST 3 YEARS. we are seeing a fairly high increase in the value of damages from 2020 to 2021, if it is possible to explain to us what is the reason for this increase (for a separate event or something else)?

*The Embassy does not have specific information to share.*

5. In Section C, can you explain to us what is meant by Minimum Coverage, do we have to define this minimum, or will it be considered that this amount is from the total annual amount?

*The Minimum Coverage levels in the RFP are the minimum amounts of coverage that any proposal must include.*

6. Do we have to apply for NCAGE or CAGE number or will SAM be enough?

*Yes, you must apply for an NCAGE number.*

7. Also please let us know the staff changes during the last 3 years? Has there been an increase in staff – family members in the list of insured or vice versa?

*Please see our response to question 8.*

8. Please provide average insured member counts for the last 5 years – 2021, 2020, 2019, 2018 & 2017. It is standard practice in the insurance industry (and in other Department of State insurance solicitations) to provide this information to ensure equal/fair opportunity for all offerors in an open solicitation.

*Statistics per year (of insured persons):*

*2017 – 1403 premiums*

*2018 – 1400 premiums*

*2019 – 1347 premiums*

*2020 – 1270 premiums*

*2021 – 1207 premiums*

*2022 – 1178 premiums*

9. When is this plan likely to commence?

*We expect coverage to commence at the beginning of September 2022.*

10. We would like to know if you have been informed of Catastrophic cases, such as: Hemodynamics, Open Heart Surgery, Orthopedic Major Surgeries, Organ Transplant, Traumatic Accident, Cancer and Oncology Cases (Radio and Chemotherapy), and hospitalizations with more than 10 days.

*The Embassy does not keep data on the private medical conditions of its employees and their families.*

11. What is the name of the insurance company that currently provides coverage?

*SIGMA InterAlbanian Vienna Insurance Group Sh.A. Dega Kosovë*

12. Is there a preferred list of Hospitals, Clinics or other Medical Facilities that the Embassy employees prefer? If yes, please provide a list of these facilities

*The Embassy does not have its own preferred list of providers. However, preferred provider lists are welcome from each company that submits a proposal.*

13. Could you please provide information about the Claims you have had out of country during your current coverage?

*The Embassy does not collect this type of information.*

14. Has there been any changes to the Table of Benefits over the past 5 years?

*No.*

15. Can proposals be submitted electronically or does the Embassy insist on hard copies?

*As the cover letter to the RFP states, proposals must be submitted in a sealed envelope marked "Proposal Enclosed" to Kerrie Nanni, 4 Korriku # 25, Pristina, 10000 Kosovo on or before 15:00 local time on 03/31/2022.*

16. Would the Embassy accept a proposal from an internationally licensed insurance company under an off shore jurisdiction or does it insist on a locally licensed insurance company only?

*Based on SECTION H, H.6.2. Licenses and Local Laws. The Contractor shall possess all permits, licenses, and any other appointments required for the prosecution of work under this contract, all at no additional cost to the Government. The Contractor shall perform this contract in accordance with local laws.*

17. Would 2 % tax based on James Zadroga Act be applicable to this solicitation?

*The 2% tax James Zadroga Act will be applicable to this solicitation.*

18. Is this a mandatory plan, meaning all employees of the Embassy will be covered or voluntary, meaning the employees will be given the option to sign up for the health insurance?

*Employees must be covered by this health insurance plan.*

19. What are the possible differences to the provided “Estimated Number of Premiums under a, b, c” as the number of insured persons is essential for the risk evaluation (premium rates calculation)

*We cannot provide precise future numbers. Please refer to projected numbers in B.2.3-B.2.7.*

20. What exactly is Retention Amount, could you please give an example?

*See Section B.3 Administrative Retention Amounts for the definition of Retention Amount.*

21. What exactly is Premium Adjustment Based on Experience, could you please give an example?

*Please see section B.4.1.*

22. What exactly is Premium Adjustment Based on Laws, could you please give an example?

*Please see section B.4.2 and DOSAR clause 652.216-71 for this definition.*

23. What exactly is Employee Pool, could you please give an example?

*Please see the response below to question 30.*

24. What does “C.1.1.16 RESERVED, C.1.1.18 RESERVED, C.1.1.20 RESERVED” include, more information required?

*These are sections that are not applicable to this RFP, so the paragraph number is reserved.*

25. What is “C.1.1.21 Excess Coverage”?

*The annual maximum limit per covered individual per contract year is 80,000 EUR. (see C.1.2). In addition to this coverage, excess Coverage (see C.1.1.21) provides an additional 80,000 EUR of coverage per covered individual per contract year, should a covered employee elect to purchase this additional coverage.*

26. Is the maximum amount of sum insured 80,000EUR for all treatments? Also, does “Excess Coverage” affect the maximum sum insured?

*No. Some of the treatments have their own cap, which are specifically mentioned such as C.1.1.9, C.1.1.10, and C.1.1.11.*

*Excess coverage provides an additional 80,000 EUR of coverage per covered individual per contract year, should a covered employee elect to purchase this additional coverage.*

27. “LE Staff must pay 100% of the premium if they elect Excess Coverage. The premium for this additional coverage is a rider to be paid by the employee to the vender directly and USG will not be responsible for collecting of these premium payments.” – could you please give more explanation for this sentence quoted, as it’s not clear for us.

*Excess coverage provides an additional 80,000 EUR of coverage per covered individual per contract year. Should a covered employee select this optional coverage, the Embassy will collect and deliver this amount with the total balance owed.*

28. Please if you could present to us the premium and claims for each year, for the last 5 years.

Contract Year	Premiums Paid	Claims Paid
2019	€ 602,705.59	€ 442,519.95
2020	€ 664,691.32	€ 668,477.87
2021	€ 632,915.09	€ 715,512.00

29. Also, separately if you could present to us the premium and claims for each year, for the last 5 years, for Riders (ORE, EAE Staff, Peace Corps Employees.)

*Rider data is included in in the table response to question 28.*

30. “SECTION L – Part 2 – 4. Describe the pool(s) of coverage the offeror uses to administer its insurance; which pool of coverage the employees under this requirement will be contained, and what percentage of that pool they would represent.” – could you please give more explanation for this sentence quoted, as it’s not clear for us.

*If the Embassy employees covered under a company’s proposal are to be considered part of a pool of coverage, that pool must be clearly described by the offeror/bidder.*

31. How do you describe “L.4.3.3. Profit Sharing Credit”?

*If your company offers a profit sharing credit, please define it in your proposal.*

32. How do you describe “L.4.3.4 Employee Pool”?

*Please see the response above to question 30.*